

**ITHALA SOC LIMITED**

**PILLAR III DISCLOSURE BI-ANNUAL SEPTEMBER 2022**

**CC1**

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	723 571	
2	Retained earnings	0	
3	Accumulated other comprehensive income (and other reserves)	0	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	0	
5	Common share capital issued by third parties (amount allowed in group CET1)	0	
6	Common Equity Tier 1 capital before regulatory deductions	723 571	
	<b>Common Equity Tier 1 capital regulatory adjustments</b>		
7	Prudent valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	3 145	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11	Cash flow hedge reserve	0	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets	0	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	0	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	

22	Amount exceeding 15% threshold	0	
23	Of which: significant investments in the common stock of financials	0	
24	Of which: mortgage servicing rights	0	
25	Of which: deferred tax assets arising from temporary differences	0	
26	National specific regulatory adjustments	395 438	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	398 583	
29	<b>Common Equity Tier 1 capital (CET1)</b>	324 988	
	<b>Additional Tier 1 capital: Instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	Of which: classified as equity under applicable accounting standards	0	
32	Of which: classified as liabilities under applicable accounting standards	0	
33	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	0	
35	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
36	Additional Tier 1 capital before regulatory adjustments	0	
	<b>Additional Tier 1 capital: Regulatory adjustments</b>		
37	Investments in own additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in additional Tier 1 instruments	0	
39	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
40	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments	0	
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	Total regulatory adjustments to additional Tier 1 capital	0	
44	Additional Tier 1 capital (AT1)	0	
45	Tier 1 capital (T1= CET1 + AT1)	324 988	
	<b>Tier 2 capital: Instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
47	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	
49	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
50	Provisions	17 919	
51	<b>Tier 2 capital before regulatory adjustments</b>	17 919	
	<b>Tier 2 capital: Regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0	
54	Investments in capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	

54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	0	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments	0	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	0	
58	<b>Tier 2 capital (T2)</b>	17 919	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	342 907	
60	<b>Total risk-weighted assets</b>	2 135 729	
	<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.22	
62	Tier 1 (as a percentage of risk-weighted assets)	15.22	
63	Total capital (as a percentage of risk-weighted assets)	16.06	
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2,50	
65	Of which: capital conservation buffer requirement	2,50	
66	Of which: bank-specific countercyclical buffer requirement	0,00	
67	Of which: higher loss absorbency requirement	0,00	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	0.22	
	<b>National minimal (if different from Basel III)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7,5	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9,25	
71	National total capital minimum (if different from Basel III minimum)	11,5	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	0	
73	Significant investments in common stock of financial entities	0	
74	Mortgage servicing rights (net of related tax liability)	0	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	0	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	0	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0	
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	0	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0	
82	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	0	
83	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	0	

84	Current cap on T2 instruments subject to phase-out arrangements	0	
85	Amount excluded from T2 due to cap (excess after redemptions and maturities)	0	

## CC2

-	a	c
	Carrying values as reported in published financial statements & under scope of regulatory consolidation	Reference
<b>Assets</b>		
Cash and cash equivalents	550 300	
Statutory investments	216 463	
Investment and deposits with banks	278 807	
Inventory	1 272	
Loans and advances to customers	2 120 997	
Receivables	21 570	
Properties in possession	398	
Tangible assets and Right of use asset	73 730	
Intangible assets	3 145	
<b>Total assets</b>	<b>3 266 682</b>	
<b>Liabilities</b>		
Trade and other payables	167 614	
Provisions	450	
Loan account with holding company	44 511	
Customer deposits	2 677 931	
Long service obligation	4 051	
Retirement benefit obligation	43 991	
<b>Total Liabilities</b>	<b>2 938 549</b>	
<b>Equity</b>		
<b>Equity attributable to equity holders of parent</b>		
Share Capital	190	
Share Premium	723 381	
Actuarial gains (losses)		
<b>Accumulated loss</b>	<b>-395 438</b>	
<b>Total Equity</b>	<b>328 133</b>	
<b>Total liabilities and equity</b>	<b>3 266 682</b>	

## CCA

		Quantitative / qualitative information
1	Issuer	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/group and solo	
7	Instrument type (types to be specified by each jurisdiction)	
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	723 571
9	Par value of instrument	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step-up or other incentive to redeem	
22	Non-cumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	



28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Writedown feature	
31	If writedown, writedown trigger(s)	
32	If writedown, full or partial	
33	If writedown, permanent or temporary	
34	If temporary write-own, description of writeup mechanism	
34a	Type of subordination	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	

## CR1

		a	b	c	d	e	f	g
CR1		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net Values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in Regulatory category of specific	Allocated in Regulatory category of General		
1	Loans	175 964.15	2 049 612.2	95 013	54 959.67	40 053.06	0	2 130 563.59
2	Debt Securities	34 475.00	216 463.00	14 212			0	236 725.85
3	Off-balance sheet exposures		-	0			0	-
4	Total	210 439.15	2 266 075.2	109 225	54 959.67	40 053.06	0	2 367 289.44

## CR2

		a
1	Defaulted loans and debt securities at end of the previous reporting period	168 042.00
2	Loans and debt securities that have defaulted since the last reporting period	27 304.00
3	Returned to non-defaulted status	
4	Amounts written off	(489.48)
5	Other changes	(18 906.37)
6	Defaulted loans and debt securities at end of the reporting period	175 964.15
	(1+2-3-4±5)	

### CR3

CR3 ITHALA SOC LIMITED		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	18 425	2 207 631	3 655 488				
2	Debt securities		250 938					
3	<b>Total</b>	18 425	2 458 569	3 655 488				
4	<b>Of which defaulted</b>	3 792	172 172	278 806				

### CR4

CR4		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	273 291		273 291		-	
2	Non-central government public sector entities	78 985		78 985		29 622.83	38%
3	Multilateral development banks						
4	Banks	713 910.20		713 910		333 607.10	47%
5	Securities firms						
6	Corporates						
7	Regulatory retail portfolios	639 723		610 553		450 999.23	74%
8	Secured by residential property	1 586 333	19 733	1 606 066	19 733	619 348.49	39%
9	Secured by commercial real estate						
10	<b>Total</b>	3 292 242	19 733	3 282 805	19 733	1 433 578	
11	<b>Past-due loans</b>	144 905		144 905		96 910	67%
12	Higher-risk categories						
13	Other assets	228 105		228 105		7 020	3%



## CR5

CR5 ITHALA SOC LIMITED		a	B	c	d	e	f	g	h	i	j
	Risk weight*	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
	Asset classes										
1	Sovereigns and their central banks	273 291									273 290.60
2	Non-central government public sector entities			44 511				34 474			78 984.91
3	Multilateral development banks										-
4	Banks			475 379				238 531			713 910.20
5	Securities firms										-
6	Corporates										-
7	Regulatory retail portfolios					3 373	614 106	20 738	1 506		639 723.37
8	Secured by residential property				1 377 341	99 589	82 642	46 495		0	1 606 066.31
9	Secured by commercial real estate										-
10	Total	273 291		519 890	1 377 341	102 963	696 747	340 238	1 506		3 311 975.39
11	Of which past-due loans					102 963		40 437	1 506		144 905.47
12	Higher-risk categories										-
13	Other assets	131 255						96 850		0	228 105.00
14	Equity										

